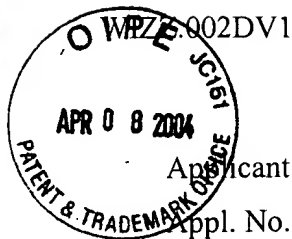


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PATENT



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

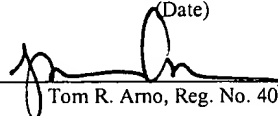
Applicant : Teddy A. Demirjian
Appl. No. : 09/658,332
Filed : September 8, 2000
For : TRANSACTION AND ACCOUNT
MANAGEMENT SYSTEM
Examiner : Sally Shih
Group Art Unit : 3624

CERTIFICATE OF MAILING

I hereby certify that this correspondence and all marked attachments are being deposited with the United States Postal Service as first-class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on

April 5, 2004

(Date)


Tom R. Arno, Reg. No. 40,490AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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APR 13 2004
GROUP 3600

Dear Sir:

In response to the Office Action dated October 3, 2003, Applicant submits the following amendment and remarks for consideration in the above-referenced patent application. Applicant thanks the Examiner for reviewing the instant application.

04/09/2004 CCHAU1 00000144 09658332
01 FC:2253 475.00 OP

**AMENDMENT / RESPONSE TRANSMITTAL**

Applicant : Teddy A. Demirjian
 App. No. : 09/658,332
 Filed : September 8, 2000
 For : TRANSACTION AND
 ACCOUNT MANAGEMENT
 SYSTEM
 Examiner : S. Shih
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April 5, 2004

(Date)

Thomas R. Arno, Reg. No. 40,490

Commissioner for Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450

Sir:

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GROUP 3600

Transmitted herewith for filing in the above-identified application are the following enclosures:

- (X) Amendment in 6 pages.
- (X) The present application qualifies for small entity status under 37 C.F.R. § 1.27.

The fee has been calculated as shown below:

FEE CALCULATION				
FEE TYPE		FEE CODE	CALCULATION	TOTAL
Total Claims	3 - 20 = 0	2202 (\$9)	0 x 9 =	\$0
Independent Claims	1 - 5 = 0	2201 (\$43)	0 x 43 =	\$0
Multiple Claim		2203 (\$145)		\$0
3 Month Extension		2253 (\$475)		\$475
			TOTAL FEE DUE	\$475

- (X) An extension of time is hereby requested by payment of the appropriate fee indicated above.

- (X) A check in the amount of \$475 is enclosed.
- (X) Return prepaid postcard.
- (X) Please charge any additional fees, including any fees for additional extension of time, or credit overpayment to Deposit Account No. 11-1410.



Thomas R. Arno
Registration No. 40,490
Attorney of Record
Customer No. 20,995
(619) 235-8550